

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of: Robert G. Farris and Michael L. Roerick
Serial No.: 09/917,439
Confirmation No.: 9711
Filed: July 27, 2001
Group: 3693
Examiner: Harish T. Dass
For: VALUE TRANSFER SYSTEM FOR UNBANKED CUSTOMERS

Mail Stop AF
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Sir:

AMENDMENT AFTER FINAL

This Amendment accompanies a Request for Continued Prosecution submitted herewith. Prior to examination, please amend the above-captioned application as follows:

Amendments to the Claims are reflected in the listing of claims beginning on page 2 of this paper.

Remarks/Arguments begin on page 7 of this paper.